UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK X Via ECF MARILYN BERNARD, 08 CIV 4784 (LAK) Pluintiff, -aguinst-STIPULATION JP MORGAN CHASE BANK, N.A., Defendant. IT IS HEREBY STIPULATED AND AGREED by and between the undersigned that the time for Defendant JPMorgan Chase Bank, N.A. to answer or otherwise respond to the Complaint and Jury Demand in the above-captioned matter is extended from July 21, 2008 to and including August 5, 2008. IT IS FURTHER STIPULATED AND AGREED that JPMorgan Chase Bank, N.A. will not contest service of process and that such defense is waived. New York, New York Dated: July 15, 2008 Gabor & Gabor JPMorgan Chase Legal & Compliance Department David G. Gabor, Esq. Stacey L. Blecher, Esq. Attorney(s) for Plaintiff Attorney(s) for JPMorgan Chase Bank, N.A. 400 Garden City Plaza One Chase Manhattan Plaza, 26th Floor Suite 406 New York, New York 10081 Garden City, New York 11530 (212) 552-3814

(\$16) 248-2525

SO ORDERED:

Esus@Gaborlaw.com

U.S.D.J. Lewis A. Kaplan

Stacev.L.Blecher@Chase.com